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Substitute for form 1449A/PTO

**SUPPLEMENTAL INFORMATION
DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

87

2

Complete if Known

Application Number	10/021,124
Filing Date	October 30, 2001
First Named Inventor	LAWRENCE
Group Art Unit	
Examiner Name	Not yet assigned
Attorney Docket Number	3499-134

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

**Examiner
Signature**

N. Subramani

Date
Considered

11 | 14 | 03

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**Unique citation designation number. ²See attached kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3.). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.*



#5

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/021,124
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Sheet	2	of	2	Attorney Docket Number	3499-134

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		²
N.J	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpat.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.		
N.J		Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.		
N.J		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.		
N.J		Co-Pending U.S. Patent Application Serial No. 09/825,470, Applicant Lawrence, filed 04/02/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.		

Examiner Signature	N. Subramani	Date Considered	11/14/03
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